

AcuFi - Real-Time Verification for Modern Lenders

AcuFi Powers the World's First Real-Time Lender Intelligence Network

Loan-stacking protection, cash flow underwriting, and identity verification to stop risk before you fund.

Built for short-term, online, and high-velocity lenders who cannot afford blind approvals, outdated credit reports, or fragmented verification tools.

AcuFi provides lenders with a real-time intelligence platform that improves underwriting decisions, prevents fraud, and enables faster, safer loan approvals.

Underwriting That Grows Your Business

AcuFi provides a suite of intelligent verification and underwriting tools designed specifically for modern lenders operating in high-speed financial environments.

The platform combines multiple risk detection technologies including cash flow analysis, identity verification, loan stacking detection, and payment processing into a unified lender intelligence ecosystem.

AcuCheck

Cash Flow Is the New Credit Score

Make smarter decisions using real-time banking data.

AcuCheck flips the script on traditional credit reports by delivering live insights directly from the borrower's bank account.

Instead of relying on stale scores and outdated assumptions, AcuCheck helps lenders understand what matters most: the borrower's real **Ability to Pay**.

Why AcuCheck Outperforms Traditional Credit Bureaus

Real-Time Cash Flow Analysis

Understand exactly how much a borrower earns, spends, and saves.

Instant Affordability Checks

Determine quickly whether a borrower can realistically afford a new loan payment.

Machine Learning Risk Models

Continuous Learning Models improve decision accuracy over time.

Lower Defaults and Stronger Risk Models

Identify income instability and cash flow shortfalls before a loan becomes a charge-off.

Continuous Borrower Monitoring

Receive alerts before borrower financial distress becomes a default.

Built for Better Lending

Loan stacking detection

Automated income verification

Enhanced ability-to-pay calculations

Support for both online and storefront lenders

Fast and frictionless borrower experience

Know Your Customer Insights

Bank account ownership verification

Employment verification

Income verification

Income stability analysis

Ability-to-pay evaluation

Bank Account Intelligence

Up to two years of bank account history

NSF (Non-Sufficient Funds) frequency analysis

Cash flow patterns and income stability tracking

AcuView

Real-Time Loan Intelligence

AcuView is the world's first and only real-time loan intelligence network built specifically for lenders who cannot afford uncertainty.

Traditional credit reports show historical data that may already be outdated. AcuView instead provides **real-time borrower activity insights** across a network of lenders.

This allows lenders to detect loan stacking **before funding occurs**, rather than discovering risk only after defaults happen.

The Lender Network Effect

As more lenders join the network, the system becomes stronger and more accurate.

The platform is protected by patented technology that ensures your customer data remains private while still benefiting from shared borrower intelligence across the network.

AcuView currently processes **over one million borrower data points and continues to grow daily.**

Real-Time Borrower Surveillance

Detect if a borrower is applying simultaneously at multiple lenders
Monitor borrower loan activity across online and storefront lenders
Receive risk alerts before final loan approval decisions

Advanced Fraud Detection

Cross-check identity, income, and banking details
Detect suspicious borrowing patterns and behavioral anomalies
Reveal hidden risks that traditional credit reports miss

Proven Impact

37% reduction in stacking-related defaults and growing

99% faster customer verification

Insights delivered in under 1 second

<https://acufi.com/acuview>

AcuPay

Modern Payment Processing Built for High-Risk Businesses

AcuPay provides fast, flexible, and compliant payment infrastructure designed specifically for industries that traditional processors often reject.

Whether businesses are collecting loan repayments, subscription payments, or consumer transactions, AcuPay enables secure and scalable payment operations.

ACH Processing

Same-day and next-day ACH settlements

Ideal for recurring payments and loan repayments

Lower processing fees compared to card transactions

NACHA-compliant risk monitoring and transaction security

Credit and Debit Card Processing

Accept all major card brands

Built-in fraud protection and chargeback mitigation

Secure digital checkout experiences

Supports high-volume and high-ticket transactions

Additional Capabilities

Subscription and membership billing automation

Flexible billing intervals and plan management

Real-time revenue insights and reporting dashboards

Why AcuPay Works

Built for high-risk industries including short-term lending, cannabis, and nutraceuticals

Transparent pricing with no hidden fees

Developer-friendly APIs and integrations

Enterprise-grade compliance and security infrastructure

<https://acufi.com/acupay>

VeraFi.me

Know Who's Behind the Screen

VeraFi delivers real-time identity verification and secure onboarding using AI-powered authentication technologies.

Designed specifically for high-risk financial environments, VeraFi goes beyond simple identity checks by combining document authentication, facial recognition, liveness detection, and optional voice verification.

Key Features

Supports U.S. and Canadian IDs including passports and driver's licenses

Real-time facial matching with anti-spoofing liveness detection

White-labeled mobile interface and PWA-compatible user experience

Azure-powered document and facial intelligence

Full API integration with detailed audit trails

Built-in compliance with GDPR, CCPA, and PIPEDA regulations

Business Benefits

73% faster customer onboarding

Reduced fraud risk

10-second video identity verification

Ready-to-use developer SDK

Who Uses VeraFi

Online lenders

Fintech startups

Businesses requiring advanced customer verification

<https://acufi.com/verafi>

AcuFi Bank Verification

Verify Bank Account Ownership in Seconds

AcuFi's bank verification technology confirms whether a bank account truly belongs to an applicant before funds are disbursed.

This helps lenders prevent fraud, avoid payment errors, and approve loans with confidence.

Verification Capabilities

Real-time bank account ownership matching

Identity and banking data cross-verification

Coverage across more than **12,000 U.S. banks**

Proven Results

73% faster onboarding

15x reduction in fraud incidents

Greater confidence in funding decisions

<https://acufi.com/bank-verification>

AcuFi Platform Comparison

AcuFi modernizes financial infrastructure for high-risk businesses that traditional banking systems often fail to support.

Feature	AcuFi	Traditional Banks
Account Setup Time	1-3 Days	2-6 Weeks
Credit Risk Insights	Real-time cash flow analysis and loan stacking intelligence	Outdated reports updated every 30-60 days
Industry Support	Supports short-term lending, cannabis, peptides, crypto	Many industries declined
Fraud Detection	Behavioral monitoring with early warnings	Minimal
Onboarding Experience	Fully digital	Paper-heavy and slow

Industries We Serve

AcuFi supports industries that traditional financial institutions frequently label as **“high-risk” or difficult to bank.**

Supported industries include:

- Short-term lending
- Title lending
- CBD and cannabis businesses
- Credit repair companies
- Nutraceutical and supplement companies
- Debt relief services
- Affiliate and lead generation marketing companies

Founding Member Program

Businesses joining the AcuFi founding member program receive priority access to platform capabilities and early adoption benefits.

Flexible Integration Options

AcuFi provides developer-friendly APIs, webhooks, and integration methods designed to connect seamlessly with existing lender technology stacks.

Clear documentation and dedicated support simplify implementation.

Simple 3-Step Setup

Step 1 - Account Creation and Verification

Create your account and complete compliance verification.

Step 2 - API Integration and Testing

Integrate AcuFi APIs into your platform and validate workflows.

Step 3 - Go Live

Launch and begin operating with real-time lender intelligence tools.

Ready to Break Free from Outdated Banking Models

AcuFi helps lenders build a modern financial foundation that is fast, compliant, and designed for industries that traditional banks overlook.

<https://acufi.com/>

Contact Information

AcuFi

Email: sales@acufi.com

Phone: +1-866-711-4350

Address:

4864 Sparks Blvd

Nevada, 89436

United States